

January 2001

# KORUS

M O N T H L Y

## Money *Matters*

Getting a grip  
on your  
finances

Sergeant Major of  
Army visits Korea

Unit torches colors

# KORUS

The Only Peninsula-Wide Publication for USFK Members

January 2001, Volume 30, Number 1

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## Cover

*Throwing away your money into a bottomless pit of debt? Counselors can help military members get a financial plan and get out of debt.*

*Photo art by Sgt. John R. Rozean and Pfc. Edgar R. Gonzalez*

Page 24-26



## Features

### Flag Burning

The 2nd Engineer Battalion torches the unit's colors to commemorate the 50th anniversary of the first time the order was given to burn the colors at Kunu-Ri.

Page 16



### Sergeant Major Tilley

Sergeant Major of the Army Jack L. Tilley answers questions about his goals and missions, quality of life and being a better soldier.

Page 20



### North Korea

An Army photojournalist recounts his journey to the capital of North Korea while accompanying Secretary of State Madeline Albright.

Page 28

## Departments & Features

News and Notes, Page 4-5

Commander's Sensing Session, Page 6-7

Command Huddle, Page 12-13

See **KORUS** online at <http://www.korea.army.mil/pao/korus/korus.htm>

## Kunsan civil engineers win six command-level awards



Senior Airman Sarayuth Pinthong

*A member of the 8th Civil Engineer Squadron dumps mud and debris into a dump truck on Highway 26 Aug. 27. Kunsan's civil engineering troops and Republic of Korea 106th Regiment army members were called out by Kunsan City after an embankment broke loose and covered the highway after more than 23 inches of rain fell between Aug. 24-27 in Southwest Korea.*

KUNSAN AIR BASE, Republic of Korea — From floods and typhoons to preserving Korean War graves, to cleaning up a local lake, to completing millions of dollars worth of engineering design and construction. With such an array of projects, it comes as no surprise that the 8th Civil Engineer Squadron's legendary "Red Devils" walked away with six first-place and two runner-up spots in the 2000 Pacific Air Forces Civil Engineer awards program.

Winner for the third consecutive year of PACAF's 2000 Air Force Outstanding Civil Engineer Unit Award (Small Base), 8th CES members demonstrated innovation, excellence and accomplishment in five different areas, according to the award announcement.

Evaluators for the competition judged several areas, including readiness, resource management, environmental and resource conservation, community relations, and operational quality, which encompasses things such as performance of mission essential tasks and performance improve-

ment initiatives.

As the PACAF winner, the 8th CES will compete with other commands for the top Air Force level award, better known as the "Curtin Award." After announcing the finalists, an evaluation team will visit units in both the large and small base category in January to determine who's at the top of the class for the Air Force. Winners for the 2000 Air Force-wide outstanding civil engineer units will be announced Jan. 31.

Individual winners included Capt. Amy Vandever, former 8th CES Engineering Flight design chief, who won the Maj. Gen. Eugene A. Lupia Outstanding Military Manager Award, and Staff Sgt Janet Driggers who won outstanding military technician.

Pacific Air Forces Civilian Project Manager of the Year was awarded to Colleen Chamberlain, U.S. Army Corps of Engineers, Far East District, and Chief Master Sgt. George Vansteenburgh took the runner-up position for the Maj. Gen. Joseph A. Ahearn Enlisted Leadership Award.

## Far East District wins Design award

SEOUL, Republic of Korea — The Far East District of the U.S. Army Corps of Engineers was selected as the Pacific Air Force Air Force Design Agent of the year.

Col. Gregory S. Kuhr, FED Commander, accepted the award on behalf of the district at the annual PACAF Conference.

During Fiscal Year 2000, the Far East District awarded construction contracts for a total of \$100 million for the U.S. Air Force in Korea.

In addition, Colleen Chamberlain, Far East District, U.S. Army Corps of Engineers, received the PACAF Air Force Civilian Project Manager of the Year Award - Design Agent.

A significant achievement by the district was the complete design and construction award of four major projects within seven months. FED received the directive Feb. 10, 2000 to design four new Air Force major construction projects and award the contracts by Sept. 30, 2000.

The Far East District is the U.S. Department of Defense Design and Construction Agent for the Korean Peninsula.

## Measles vaccinations recommended

Measles (rubella) cases on the Korean peninsula are on the rise. No cases have been reported among United States Forces Korea members and beneficiaries.

As a precautionary measure, infants aged six to 12 months and anyone more than one year old, who has not been immunized, should receive the vaccine. The vaccine is not recommended for pregnant women. For more information, contact your nearest Troop Medical Center.



# SECAF visits, praises air bases in Korea

OSAN AIR BASE, Republic of Korea -- During his second visit to Korea in two years, Secretary of the Air Force F. Whitten Peters said he's still impressed with how men and women stationed in Korea continue to excel in "some of the hardest jobs we have in the Air Force."

The secretary enjoyed the chance to personally deliver that message Nov. 23-24 as he toured Osan and Kunsan Air Bases.

He spent part of Thanksgiving Day with Osan base leaders serving Thanksgiving dinner to thousands of troops at the officers' club and then traveled to Kunsan AB the same day to serve Wolfpack members their Thanksgiving meal at O'Malley Dining Facility.

"It was my honor to do that and tell people how much we appreciate the work they do" Peters said. "Osan and Kunsan really are the tip of the sword. People work extremely hard in real-world conditions. All you have to do is go up to the DMZ (demilitarized zone) or look at the Patriot missiles lining the airfield here to realize that this really is a very forward, combat-oriented location."

When asked to comment on his impression of the changes at Osan since his previous visit, Peters responded, "Osan looks terrific. Obviously, more work has been done here – quality of life is improving — but we need to do a lot more on the MILCON (military construction) and quality-of-life side to ensure we provide quality of life here that is as good as in the states."

What hasn't changed since his earlier visit, Peters said, was the "dedication of the people" – at Osan and its geographically separated units — particularly those who work 24-7, 365. "I know this is a very busy base with a lot going on," Peters said. "It's a major base for us. The technological sophistication and the dedication of the crews are really impressive."



Senior Airman Sarayuth Pinthong

*During his visit to Kunsan Air Base, Republic of Korea, Honorable F. Whitten Peters exchanges coins with Senior Airman Richard Lord, 8th Civil Engineering Squadron.*

The secretary toured and received briefings at 7th Air Force/Air Component Command, the Hardened Theater Air Control Center, Korean Combined Operations Intelligence Center, Whiskey entry control point and the fire department. Besides his visits to Osan and Kunsan, the secretary also traveled to Taejon to meet with Gen. Yi Ok-su, chief of staff, Republic of Korea air force.

Despite recent thaws in relations between North Korea and the ROK, Peters doesn't foresee any short-term status or posture changes affecting Osan's mission.

"I think the change of (political) climate hopefully is getting better, but it's too soon to know what's going to happen," he said. "Certainly Osan continues to be one of our most important installations here, and I would not anticipate any significant changes in the near future." (Courtesy MiG Alley Flyer)



Pfc. Michael Little

## Soldiers react quickly to bomb threat scenario

*A "mock" casualty is evaluated for injuries after a simulated bomb exploded in front of Co. A, 6th Bn., 37th Field Artillery barracks. The bomb exercise in November showed Camp Stanley's ability to react quickly to a bomb threat scenario.*

*"I feel we are very prepared to handle a situation such as this one. Both medical and nonmedical personnel were able to properly react during the exercise," said 2nd Lt. Christopher Cole, 6th Bn., 37th FA, physician's assistant.*

# Troop Talk with the CINC

**Editor's Note:** This is the third in a series of monthly articles addressing issues and concerns of military forces serving within the U.S. Forces Korea. USFK Commander General Thomas A. Schwartz routinely visits the soldiers, sailors, airmen, and Marines stationed on the Korean peninsula and conducts Sensing Sessions to receive feedback on issues ranging from military service to quality of life. The following topics were raised during recent visits.

**Issue:** Can we get a larger video store on Yongsan Main Post? It's where the troops live.

**Response:** Yes. With the approval of our Mini Mall project on Yongsan Main Post, (construction is scheduled to start in April/May 2001) we are including an expanded video rental outlet in the design. The service levels will be expanded to include a greater selection and availability of titles, to include DVD format.

**Issue:** Why is the sauna at Collier Field House and Trent Gym broken?

**Response:** At the time of this question (Aug. 2), saunas at both Collier Field House and Trent Gym were closed as a result of routine safety inspections and the maintenance required by these inspections. All repairs have been made.

The problems at both gyms were the result of excessive heat, wiring and carbonizing of wood. Excessive heat is result of patrons placing either wet or cold paper or cloth towels over thermostats to increase sauna temperatures. As a result, the saunas at Collier Field House require replacement after less than two years of service life. In an effort to take care of our saunas and reduce maintenance downtime, I ask everyone to follow the procedures and directions clearly posted.

**Issue:** Will there be an upgrade to

the Standard Installation/Division Personnel System?

**Response:** The Army is not developing SIDPERS-3 any further. Some functionality, which was already duplicated, is being disabled and continued on other existing systems.

New processes, such as the upcoming personnel tempo tracking, are being developed as a web-based system. This PERSTEMPO application will be followed by PERPAY, Soldier Applications, and will continue until all systems are incorporated into the "Army Human Resource System". By October 2002, SIDPERS should be totally replaced by this web-based system and soldiers will be able to log on and check all their information.

**Issue:** What can we do about drunken soldiers who trash our barracks?

**Response:** The remedy to this issue is, simply, enforcement by each chain of command, of Eighth U.S. Army Command Policy Letter #24-Living Standards for Soldiers in Barracks, signed July 2, 1999, by the EUSA commanding general.

**Issue:** Why can't we get landlords to waive damage deposits? It's such a hassle dealing with advance pay. We're military and we're going to pay our rent.

**Response:** We have made great strides here in Korea in this arena.

Until approximately two years ago, all military members were required to pay either 12 or 24 months of advance rent. We've already had the Koreans replace their very expensive "up-front" rent system to an American style system where you pay rent on a month-to-month basis, with approximately one month's rent placed into a security deposit.

In addition, the U.S. Government, through finance, offers to advance you the full security deposit to cover the won deposit at that day's Community Bank accommodation rate. At the end of your lease, you must return the entire Korean won security deposit to the finance office via a cash collection voucher – finance will give you the same rate you received the deposit in, meaning no loss or gain to the soldier.

If your landlord does not return the security deposit, you must immediately contact the finance office, so they can determine the method of repayment.

In the event a servicemember leaves Korea without paying the deposit back to the finance office, the entire amount will be collected in one lump sum from their next month's pay. Security or lease deposits are universal and are the cornerstone of tenant accountability to the landlord.

**Issue:** Why can't we get a tax break to ease the cost of living?

**Response:** We are working this issue with the Department of Defense and our elected representatives.

We hope to build a case for tax exemptions for servicemembers here in Korea, especially given existing law which provides contractors and non-U.S. government employees tax-free income up to \$76,000 this year (Foreign Earned Income Exclusion).

But because such a change to current policy would require new legislation, many obstacles remain. Tax breaks are just a part of our

**Continued on Page 8**

efforts to improve quality of life. Not only did we ask for tax benefits, but also for free first class mail. This all costs money and it takes time for the legislation processes to work and budget proposals to get through all the wickets.

**Issue:** *I'm from Headquarters and Headquarters Company, 17<sup>th</sup> Aviation Brigade Troop Medical Clinic and we have no shuttle bus service. Soldiers either pay for a cab they can't afford or sweat walking.*

**Response:** We have an extensive shuttle bus service in Yongsan and Area II and it does support soldiers getting to the TMC from their barracks, Camp Coiner and their Brigade Headquarters at Sobingo, though not door-to-door, due to narrow streets around the TMC.

The HHC, 17<sup>th</sup> AVN Bde has two bus stops within 200 meters of their barracks on South Post. Additionally, there is a shuttle bus stop in the vicinity of Blackhawk housing area, near the Brigade headquarters, at the walk-through gate leading to Sobingo Compound.

The TMC, servicing all active duty military on Yongsan, is located on Main Post behind the JUSMAG headquarters. Shuttle bus service for that area of Yongsan has a bus stop on 8<sup>th</sup> Army Drive, north of Trent Gym. The closure of I Corps Boulevard behind the White House, done for force protection measures, precludes bus service along that route.

In a nutshell, the streets are too narrow and the turns too sharp to safely maneuver the buses. Military members using the shuttle bus service to access the TMC must walk approximately 400 meters from the bus stop to the TMC. Short of opening I Corps Boulevard, there is no other viable bus route.

**Issue:** *Why don't married unaccompanied E-6s drawing Basic Allowance for Housing get a choice*

*of billeting in Area II?*

**Response:** Area II E-6 and below personnel, initially assigned to barracks, are normally required to remain in barracks for their entire tour, given that one year tours are the norm for the majority of servicemembers assigned to Korea.

However, if barracks reach maximum capacity (exceed 95 percent), the unit may request relocation to Bachelor Enlisted Quarters (BEQ) or inclusion in the off-post apartment sharing program for E-5/6 personnel.

In accordance with 37 USC 403 (b)(3), permanent party E-6 personnel entitled to BAH at the "without dependent" rate may elect not to occupy unaccompanied personnel housing which does not meet Department of the Army minimum standards.

Geographical bachelors in grades E-6 and below, entitled to BAH at the "with dependent rate," must occupy UPH (barracks/BEQ) that reasonably meet minimum adequacy standards.

**Issue:** *How is billeting and housing for all ranks allocated and what safeguards are in place to ensure fairness of distribution?*

**Response:** Area II unaccompanied personnel housing is allocated with the philosophy of housing more junior enlisted service members on post and requiring senior enlisted personnel and officers to reside on the economy.

To support an aggressive barracks upgrade program, additional on-post accommodations have been reallocated from senior enlisted and company grade officers to enlisted personnel.

**Issue:** *What can we do to improve service at the Yongsan branch office of Korea Telecom? Also, why do we have to terminate KTA service two-to-three months prior to PCS in order to get our deposit back?*

**Response:** The KORTEl office is small, however, we have improved the waiting area with additional seating and KORTEl has installed an electronic queuing system to notify customers to come to the desk.

We have discussed with KORTEl increasing the number of Customer Service representatives during peak demand times (e.g., lunchtime) as well as improving English skills of the representatives. Reviews of results are mixed at this time, but we continue to monitor the customer service aspects.

We have drafted a letter to KORTEl requesting exception to the normal refund policy (in effect for all subscribers, Korean as well), which would allow faster refunds for U.S. military members.

**Issue:** *I'm worried about my kids falling out of my high-rise apartment windows at Hannam Village. The plastic safety devices previously installed on screens are not enough. What can be done?*

**Response:** This is a serious problem we are moving very quickly on to fix. We conducted a full safety inspection of Hannam Village and understand the scope of the problem.

Further, we discovered sliding glass doors also possesses thin glass, itself a child safety hazard, and we are moving to correct this problem.

The 34<sup>th</sup> Area Support Group has easily attached improved window locks produced by a CONUS manufacturer available for residents to pick up at the self-help store.

Residents were provided with a safety bulletin describing the issue with self-help solutions, including the application of adhesive decals to the balcony doors, which also provides a visual indication of the glass surface.

For sliding glass windows, a contract was let in September 2000 for application of Mylar film to reinforce the thin glass. The Mylar film is currently being installed in the apartments.



# The Role of NCOs

by Gen. Thomas A. Schwartz

My theme for this month's CINC huddle is leadership and the noncommissioned officer. I would like to share with you some of my thoughts about the vital role our NCO play in shaping our warfighting readiness.

First, NCO serve as the backbone of our Armed Forces. There is no doubt about that! In fact, no other military in the world entrusts NCOs with the level of responsibilities that we do. We are indeed envied by our allies for this commitment we place in training and growing a professional corps of people dedicated to our Nation's defense.

Just think about that for a moment – Not one airplane, ship, or infantry unit moves without a NCO making it happen! I have to tell you that I'm proud of our NCO Corps for what they do every day in Korea to keep our units combat ready.

And readiness is what NCO business is all about. Our mission in Korea is straightforward: to deter war, and if deterrence fails, to fight tonight and win! This mission carries with it the awesome responsibility for both officers and NCO to remain vigilant and ready to successfully lead our service members into combat.

As Chief of Staff of the Army, General Eric Shinseki, said recently, "It is our common charter to lead soldiers into harm's way...and to do it right and do it well." It is a philosophy shared across the board by the Army, Air Force, Navy, and Marines.

Needless to say, I cannot underscore enough the critical role our NCO Corps shares in our ability to

win our Nation's wars and to do it right and do it well.

This is why every service has some form of professional creed by which NCOs live. In each of those creeds, two common themes are worthy of mention: the accomplishment of the mission and the care of subordinates.

Let me first address the accomplishment of the mission.

Mission accomplishment is only met through training readiness; therefore, training readiness requires that training standards be met. We should never accept less than 100 percent proficiency in any given task. Leaders must be able to effectively assess performance and pinpoint deficiencies.

The ability of leaders to pinpoint the deficiency between standard and performance is what training is all about. The NCO, in particular, must be candid with officers about those deficiencies. It is only through talking about standards, understanding standards and finding out why units can't meet them can we effectively prepare our service members to fight and win. Isn't that what leadership is all about? You bet it is!

It takes guts and honesty between officers and senior NCOs to be direct with one another in meeting training standards. Lives count on it!

It counts in the Army, Navy, Air Force, and Marines. It counts in fighter squadrons, aircraft carrier battle groups, and Army and Marine infantry units.

No matter what your unit, standards and performance measures must be met to remain battle ready.

Likewise, I encourage our



**Gen. Thomas A. Schwartz**

**Commander: U.S. Forces Korea  
Commander in Chief: United Nations  
Command and ROK/U.S. Combined  
Forces Command**

senior NCOs throughout the joint services in Korea to use training opportunities for developing our junior service members. Whether you call it Sergeant's Time training in the Army or divisional time training in the Navy, plan training opportunities that enable our NCOs to be out front with their subordinates.

Think about the impact — the first line supervisor, the NCO, is able to train his or her service members on critical warfighting tasks. I can think of no other time when a NCO can better build the bonds of trust, respect, and confidence between him or herself and their subordinates. More importantly, our servicemembers can see what right looks like. It's what we expect a NCO to demonstrate all the time.

And now, more than ever, is the time for NCOs to recommit themselves to their mentorship role so we can better provide for the welfare of our people.

Likewise, the welfare of our people is a leader's responsibility. As I have said before, good training is how we take care of people. But providing for the welfare of our servicemembers is also a commitment by competent and courageous NCOs who are compassionate and able to inspire and

motivate our people.

Consequently, I believe senior NCOs play an invaluable role in the development of junior officers. In fact, the partnership between a junior officer and a senior NCO is priceless!

In many ways, a junior officer looks to the senior NCO for mentoring; in my opinion, this is not a role solely reserved for officer-to-officer relationships.

For example, a platoon sergeant that teaches a new platoon leader how to validate unit standards is having a profound positive impact on that second lieutenant. The new officer can be taught unit standards first, and just as importantly, how to reinforce them through his or her NCOs. I assure you, from personal experience, the impact lasts a lifetime!

And it's the same whether you serve aboard a ship, work a flight line, or are a member of a rifle squad. The professional relationship between an officer and a senior NCO is a special bond. And this bond does not come automati-

cally; the bond only comes through mutual trust, respect, and reliance upon one another. What an awesome responsibility, and, at the same time, privilege an NCO has to influence our military's future leadership.

This reminds me of what General Shinseki said recently about providing for the welfare of those under our charge. He said, "Every day, insist on being the best and on getting better. Every day, train your [people] and grow them into leaders. Every day, strengthen the ties that bind us together as warriors, officer, and NCO."

We are warriors! Never forget that! And remember the NCO is the thread that pulls the whole war-fighting team together.

Before I close, I just want to state that I learned long ago that NCOs are absolutely key to implementing a leadership philosophy I call TIPS – *Talking* to service members; *Informing* them regularly; providing *Predictability* in their lives; and being *Sensitive* to their needs.

Live this philosophy and your people will reward you tenfold through increased motivation and performance.

The NCO leads the way in pulling the team together to accomplish the mission while caring for his or her people.

NCOs are indeed the backbone of our Armed Forces. We are proud of your commitment to our Nation, to taking care of our service members, and enforcing standards.

Here in Korea, I see NCOs leading the way every day. I am so proud of each of you. Your sacrifices make a difference in the well being of your servicemembers, and to promoting peace on the Peninsula.

I strongly believe this is due to outstanding officers and NCOs who understand the value of standards and performance. We truly have the finest military in the world today, which is part of the greatest alliance in the world today. I challenge all, especially our NCOs, to help keep it that way!!



# Taking care of

## SMA Tilley shares holiday with soldiers

Master Sgt. Mike Novogradec

**Editor's note:** Sergeant Major of the Army Jack L. Tilley visited soldiers in Korea Nov. 20 through Nov. 23. He took time out during his visit to Yongsan to speak with Pfc. Nicole C. Adams from KORUS magazine.

### **What brings you to Korea?**

Since I swore in as Sergeant Major of the Army, I've tried to visit as many installations as I can. So far I've visited about 37 installations. Germany is my next stop. I'm trying to visit the Army to hear the concerns and issues that soldiers have.

### **Has it been effective?**

Absolutely, it's been very effective. It really gives me a good understanding of what kind of issues soldiers have. You find out that just about every installation has the same kinds of issues.

### **What are the main issues?**

The main issues are the 'Standard Five', as I call them: pay, TRICARE, Quality of Life, retirement benefits and retention. We pay for soldiers coming in, but don't pay for them to stay in.

### **What are you working toward now that you have been sworn in?**

First of all, retention, Quality of Life, and how well the soldiers are being taken care of.

### **What made you choose the Army?**

I was 17 years old, just graduated from high school. I was sitting on the beach with a friend of mine, and he said, "What are we going to do?" I said I had no earthly idea. He said, "Let's go in the Army," and I said fine.

### **Did you know you were going to make it a career?**

No. I didn't. You don't plan on making it a career. I think there's something special that changes your attitude about the Army. I always tell people there's something special in your heart that refocuses you on exactly what you are going to do.

I didn't plan on staying in. In fact, I got out for two and a half years. Once I got out I realized that civilians don't have first sergeants. They don't have sergeant majors. Nobody was in charge, so I said I had to get back in the Army.

A lot of people ask me all the time

if I planned to be the SGM of the Army. I said absolutely not. All I ever wanted to be in the Army was a good soldier. All I ever wanted to be was a good specialist. The one thing I learned very early in my military career is to stay focused and understand what my responsibilities are no matter what rank I am.

### **What do you think it takes to be a good soldier?**

To be a good soldier, you need to focus and understand the soldiers you work with. People talk about taking care of soldiers and, in some cases, the people who talk about it just absolutely don't do it.

The key to success is to talk to the soldiers and get an understanding of what their issues are. If I could change anything, I'd make it mandatory for monthly counseling, for someone to sit down and give you direction on the things you need to work on. We're so busy that we don't take that extra time to develop our soldiers. That's important.

Sometimes I walk around shaking hands and smiling at people and they understand that I care about them. I

# Soldiers

look them in the eye and tell them exactly how it is.

I tell them how I feel and if I don't know the answer I tell them I don't know the answer. Soldiers understand if you are honest and straightforward, they can handle that.

## *What are some things you want to change?*

I'm trying to work with NCO Education Services to improve the education system in the military, including getting more access to universities on-line. I'd like to see soldiers retire with a bachelor's degree.

Also, I'm working on getting briefings about retirement benefits earlier on in the career, in the Advanced NCO Course. Also, one thing we are really talking about hard now is slipping the Sergeants Major Academy back a little bit earlier in your military career.

Probably, the last thing I'd change is financial planning. I think it's important for soldiers to understand what financial planning means. I really think if you come in the military you can retire and never work again. You have to have a lot of money to do that, but I think if you start investing very early for your future, you can do it.

One of the things I'm working on is getting financial planning added to the Primary Leadership Development Course. Education and financial planning are all preparation to help soldiers transition when they get out of the military.

## *How do you feel about enlisted pay?*

I think we need more! I sit on the board for pay and the important thing is to explain differences in enlisted and officer pay and then the difference in the civilian sector.

Look at our NCOs. A tank commander is in charge of a \$5 million piece of equipment. That's a heck of a lot of responsibility for a staff sergeant. So I believe one of my responsibilities is to educate the civilian sector and our politicians on exactly what we do and what our needs are.

## *Can you give some advice for soldiers who want to be promoted?*

First of all, I think they need to understand what the focus is. Soldiers need to try to educate themselves and understand all the ways to earn promotion points. Don't wait for things to come to you. You have to get out there.

One of the things I'm really concerned about is that we have a lot of soldiers who don't read. We need to have a better way for soldiers to educate themselves.

## Down to Earth kind of guy

**Story and photo by Master Sgt. Mike Novogradac  
19<sup>th</sup> TSC Public Affairs**

Even though his section set up and made sure about 100 chairs were dress-right-dress, and a podium was available in their medical warehouse, Sgt. Moty M. McKinney never expected to feel so comfortable around Sergeant Major of the Army Jack L. Tilley during Tilley's visit to Camp Carroll recently.

And Tilley acted as though the podium wasn't even there.

"He was more down-to-earth than I expected," said McKinney, an automated logistics specialist with Company A, 16<sup>th</sup> Medical Logistics Battalion. "It was a once-in-a-lifetime opportunity to have the chance to talk to the Sergeant Major of the Army.

"The way he addressed issues, it wasn't like you were looking at his position, but you looked at him like just another NCO that is our voice – the most senior person that represents soldiers to the chain of command," he continued.

"When I say he was down-to-earth," McKinney said, "it wasn't like he came here to address us. He came to visit and talk with us and get our thoughts and concerns, and I appreciated that.

Sgt. Debora K. Farley, a laboratory technician at the Frozen Blood Depot said she felt everybody was rushing the SMA around, but realized it had to be done because Tilley had a tight itinerary. "I thought he was more interested in the soldiers," she said. "He seemed like he didn't want to leave ... like he was enjoying his time with everybody, and I really appreciated that."

The SMA visited units Peninsula-wide Nov. 20-23. During his visit he also toured Camp Casey, Camp Bonifas and Yongsan. Tilley also managed to fit Thanksgiving dinner with the troops into his schedule before heading back to the United States.



*Sgt. Tanisha L. Bruns, (left) a laboratory technician at Camp Carroll's Frozen Blood Depot, talks about her job with USFK Command Sgt. Major Benjamin C. Palacios (center) and Sergeant Major of the Army Jack L. Tilley.*

# Money

# Matters\$

Story and photos by  
Pfc. Edgar R. Gonzalez



*Even the cold December winds do not keep consumers from packing shopping districts, like the Myeong Dong shopping district.*





ime and time again, people begin the New Year facing economic doom after having been lured into and fallen victim to the financial frenzy that comes with Christmas cheer.

Money goes from your bank to pay for vacations, seasonal decorations or perhaps to prove to everyone you know that you love them best by buying them the best gift possible.

"The Christmas attraction grips you, and then you want to send a present to everyone you know," said Gwendolyn A. McCarthy, the financial readiness program manager for area II. "But if you didn't properly prepare beforehand, January will be a cold reminder."

She offers four quick tips to survive the Christmas-spending aftermath:

1. Develop a payment plan
2. Stay with the payment plan
3. Pay off old bills before creating new ones
4. Take advantage of the budget classes offered on your post.

The military has trained specialists available to assist servicemembers in Korea with anything from getting out of debt to making the most of their money through mutual funds, stocks or simple budget management.

The help and information they provide can be used year round.

"Serving in Korea gives you the perfect opportunity to set and reach short term goals and to establish a financial maturity that will help you the rest of your life," said Arthur L. Berry, Jr., a personal financial management planner at Osan Air Base's Family Support Center.

Berry is one of the many professionals ready, willing and able to help servicemembers with their financial situations.

"But we can't help them if they don't ask for it," he said. "Not enough people take advantage of this resource. Some just don't know we're here, but most simply refuse to deal with their financial situation."

And though it may be common for people to freeze under an avalanche of financial woe, ignoring the problem will only make the impact hurt that much more when the full savage brunt of your financial reality comes crashing down on you.

"Don't be an ostrich," he said. "Don't put your head in the sand and your butt in the air and let all these creditors kick it."

Only when you face your situation can you begin fixing it.

"No situation is permanent," said McCarthy. "If you sit down and make the decision to change, you'll find that there are many services here to help you."

Classes, information and literature are available for those who want to do more than just get out of the red.

"The advanced classes we offer get people educated for their financial future. They cover some of the more



*Gwendolyn McCarthy gives personal attention to Spc. Keith Tinsley during a financial management class. "I enjoyed and benefit from the interactive way she handled the class," he said.*

complicated and profitable options available," said Berry. "The classes, though, are usually filled with people who already have stocks and mutual funds. I wish more inexperienced people would come to learn. Younger servicemembers can quickly turn a minimal investment into something huge."

Still, most of their work is done trying to get soldiers out of problems they have for some reason or other gotten themselves into.

"The vast majority of soldiers who encounter problems don't balance their checkbook and instead rely on their ATM slips," said Robert E. Huckabone, Jr., the consumer affairs and financial assistance program coordinator at Camp Casey. "They take money out of the ATM machine until it won't give them any more money."

A problem arises during the delay between the time the check is written and when it reaches a bank, which usually takes two weeks. Information on ATM slips can therefore be many weeks old, and any checks written using that information could bounce.

"I provide mandatory training for anyone who bounces a check," said Huckabone. "The PX and Military, Welfare and Recreation put out a monthly list of people whose checks bounced. The command makes them attend the training."

This, he said, takes valuable time and resources away from the soldier's and his unit's mission. To minimize the effect, Huckabone acts quickly and coordinates with all



*Long lines crowd the ATM on paydays. People getting money and checking how much money they have to spend in their bank accounts.*

effect, Huckabone acts quickly and coordinates with all parties involved to establish a repayment plan.

“Once you talk with the creditor, and they know you are aware of the situation and taking steps to rectify it, it’s much easier,” said McCarthy.

The easiest course to take, of course, is to avoid financial problems altogether. Being stationed in Korea can make that more difficult, but certainly not impossible. The financial assistance specialists are experienced in dealing with and solving the unique financial challenges servicemembers face in Korea.

“Some soldiers come here accustomed to an extra income,” said Huckabone. “They might have had separate rations or even a job delivering pizza at their previous duty station. It’s imperative that they adjust their budget to meet their new environment.”

It’s also helpful to have bills sent here, instead of relying on someone in the U.S. to take care of them.

“Spouses, mothers, fathers and other family members might forget to pay your bills,” said Berry. “Things happen, and the next thing you know your credit has gone down the tubes.”

They also advise servicemembers to be extra careful with how they spend their money up until their third payday in country.

“Pay your bills and sit on the money,” said Berry.

“PCSing, plus all the costs associated with moving, can make for some unexpected fluctuations in your pay. Talk to finance and see what you are actually getting paid.”

And there are always the constant temptations put forth by the aggressive nature of many merchants and vendors here who try to sell anything and everything they can.

“Whatever you want, you can buy it,” said Berry.

“It’s important to budget,” said McCarthy. “Yes, go out and have fun. You deserve to. But before going to the slot machine or out with your friends, develop a spending plan and stick to it.”

Some servicemembers, though, put themselves in a hole by sticking to financial plans that aren’t advisable.

“One soldier knew he was coming to Korea and decided

to buy an expensive sports car before he came,” said Huckabone. “He bought the car, and it now sits in storage in the U.S. while almost 85 percent of his paycheck goes toward car and insurance payments.”

But for every story like that, there is another that shows what benefits financial maturity can reap.

“A young soldier, before leaving for Korea, found a car that he really wanted to buy,” said McCarthy. “So he came here hoping to save enough money to buy it when he returned to the U.S. He saved over \$10,000 his first year here, and he extended another year so that he could return in even better shape.”

Leaving Korea in better financial standing can be an easy thing to do since you don’t have to pay for a car, gas, a house or any of the other things soldiers spend money on in the U.S.

“Whatever amount you want, you can start learning how to save it here,” said Berry.

The key is to ask for help. The financial services exercise amazing flexibility in the methods with which they help servicemembers.

“One soldier comes into my office every month so we can look over his bills together,” said Huckabone. “He signs them in my office, and I mail them for him. I’m willing to do anything to help soldiers. They just need to come in and see me.”

That is a relatively simple thing to do, especially when compared to the possible repercussions of not doing so.

“There was a soldier who felt overwhelmed with his bills and just quit paying them,” said Huckabone. “By the time he came to see me, six months later, his credit was so bad that we couldn’t fix it.”

More often than not, though, they are able to help servicemembers. And that is what the ACS and Family Support Centers are all about.

“After I’ve helped a disgruntled or frustrated customer and he leaves here satisfied, less disgruntled and a bit more serene, it does something that no money in the world can match,” said McCarthy. “That smile of relief, happiness and hope is what my job is all about.”

# Heading Home Again

## Jim Hill leaves Korea with 50 years of memories

Story by Pfc. Nicole C. Adams

Fifty years after the war, Jim Hill leaves Korea for the last time. For the last 50 years he has been in and out of Korea, a land that brings many memories and heartaches. Another job opportunity returns him to the states, similar to the job opportunity that brought him back in 1989, to the country he never thought he'd return to, nor wanted to 41 years ago.

Hill has been working as a tactical safety and then the deputy safety director for U.S. Forces Korea and Eighth U.S. Army throughout the last 10 years.

Half a century later, and Jim Hill still cannot give you a definite reason why he decided to join the Army.

"I've never had an answer for that. I read about the war and wanted to do some of the stuff I was reading about. I think most young men want to test it."

Hill certainly received his chance to test war.

He joined the Army at the tender age of 15, unbeknownst to the military, and left for basic training in August 1950, the summer after his sophomore year in high school.

"I cried all the way to Fort Knox and woke up the next morning with sergeants screaming. I had black pancakes for breakfast and I was afraid. I could not bring myself to say that I was 15 and I want to quit. I could not go back and that kept me going."

After completing what Hill said was a great challenge, he was able to visit home before shipping out to the war in Korea.

"There were times in (basic training) that I wanted to go home but



Jim Hill

I would have been ashamed. So when I went home in my uniform after basic training, everybody knew Jim Hill was home. It was great."

But his leisure time had to come to an end and he would have to face the most challenging event yet.

"I really didn't know what war was about but I had seen the movies and I wanted to do some of that."

His tour in Korea started when he boarded the ship that would take 30 days to get him to Inchon. He was sent to the Second Infantry Division where the battle of Bloody Ridge would be the first of many to give him the full effects of war.

"I saw a lot of people die and I really came to grips with what war was about. We ran into a stronghold and didn't realize it. We thought it was another hill but (the North Koreans) were reinforcing it. A lot of people didn't make it."

Though injured by a grenade

fragments on his left ear, hip and side, Hill was fortunate enough to make it.

"I was lucky. A lot of the guys in the infantry were 18 years old and they didn't make it. The killed in action rate was very high."

By September 1951, Hill was on his way back to the states, only to come back to the land of the Morning Calm in 1957 for two more years.

"When I left in 1959, I had no desire to ever return because it really was a hardship. There was no running water or stoves. There were no paved roads north of Seoul and little or no public transportation. We spent our time building fighting positions. No one wanted to come to Korea."

After acquiring the rank of sergeant first class in 1966, Hill moved on to flight school where he became a fixed wing rotor pilot. He retired after 31 years in service as a chief warrant officer four in August 1981.

So when Hill's job brought him back to Korea in 1989, as the EUSA aviation safety officer, he was incredibly surprised by the progress the country had made. More than 30 years gives the opportunity for a lot of change.

"It was unbelievable. There was a lot of progress. The only thing I can relate to here is that the hills are still there."

As he looks back, he notices the changes brought about after the war and remembers the challenges and sacrifices that he and his comrades made. He can be proud to know that he aided in the beginnings of what is now the fastest growing country in the world.

Hill will now step off to the Corps of Engineers in New Orleans to be the safety accident manager. He hopes to spend more time with his two great-grandchildren whom he hasn't had a chance to get to know.



**Staff writer Pfc. Edgar R. Gonzalez saw many things during his trip to Pyongyang, North Korea. Here is his story. So follow along as KORUS takes you . . .**

**I**t was with one short, simple step on a Sunday afternoon that I crossed a bridge connecting what seemed like two wholly separate worlds. Democracy and Communism. Friend and enemy. Safety and the unknown.

South Korea and North Korea.

And it was with a sense of impending awe that I crossed that bridge and was warmly welcomed into the country that had been filled with so much ambiguity just the day before.

What was North Korea like? What is life up there like? Who are these people that I am here to deter aggression from?

Staff Sgt. Daniel A. Seymour III, a driver with the 34th Support Group, 19th Tactical Support Command, and one of the four other EUSA soldiers making the trip, had similar curiosities. His mission was to provide vehicles with fuel (we brought our own).

“As we crossed the DMZ,” he said, “I was thinking about what type of accommodations were ahead, what the people



*A North Korean girl dances as part of the celebration for Secretary of State Madeline Albright's visit to her school.*

## Back to the DMZ

would be like – were they like their southern neighbors?”

We didn't have much time to wonder about what we'd see, though, as we had only a few days' notice before we got to find out for ourselves.

I had been recalled from my post police duties on the Thursday before and informed that I'd have to get a haircut and get my best civilian clothes together because I was going to be a photographer for U.S. Secretary of State Madeline Albright's visit to Pyongyang. I left Seoul three days later.

The high-noon sun that Sunday saw a vanload of U.S. Embassy employees and me walk, one by one, through the northern door of one of the blue UN buildings at the DMZ. The scene – shaking hands with North Korean officials, being greeted in excellent English, guards hovering all over the place carrying binoculars and rifles – it gave me a strong emotional shock, and though this perturbation seemed to demand an extreme and immediate outlet, I managed to restrain the sensation down to a simple smile.

We drove past a few signs that our translators said called for things like “reunification through self-reliance” and “let our children inherit a united motherland” on our way to Pyongyang, but the majority of our view was dominated by a gorgeous, clean and richly painted autumn.

Roughly half way to Pyongyang we stopped at a rest stop where we discovered to our surprise that the American Dollar was accepted. I was also surprised to find that photography was allowed, and I began snapping away.

Entering Pyongyang after the three-hour van ride, we immediately noticed both the lack of cars and the lack of dirt on the streets. The city streets were immaculate and stretched long and wide, like runways for a long-forgotten airport.

It made me sad to think how accustomed I'd become to having



*Locals enjoy a Autumn afternoon on Pyongyang's main river, the Potonggang. In the background stands what would have been a 110-story hotel, though construction was halted over 10 years ago.*

cars monopolize my urban realities.

It took me a while before I noticed other peculiarities. There were no traffic lights. Buildings were white or gray; none had any color.

But it wasn't until the sun went down before I realized that there weren't any streetlights. In their stead were traffic cops (80 percent of whom were female, according to my guide), whose precise and exact movements would have left many drill teams wild with jealousy. They stood in a white circle in the middle of most intersections as they controlled whatever traffic there was.

There weren't many lights of any kind. It reminded me of walking through a forest, guided by the few feet of space I could see before me and whatever light the stars and moon above splashed down around me.

I loved it.

On the last night of my stay, a Wednesday evening, I went for a walk along the Potonggang River, Pyongyang's primary river. During my 90-minute jaunt, I was asked three separate times by three separate people for what I could only assume were directions. It was too dark for them to tell I was not a local, and I regretted not knowing better Korean as I explained to each of them that, "I am sorry, but I do not speak Korean."

To my surprise, two of them – one of the men and the woman – replied in broken, albeit passable, English.

"Oh, good evening," the first one said. And then he agreed that, "Yes, Pyongyang is a beautiful city," and

thanked me before saying "good-bye."

And a beautiful city it was. So incredibly clean. Its wide, barren avenues made it seem eternally classic, like a grand old movie set built for great emotional moments.

But there was nothing especially different about the people walking through it. Girlfriends walked hand in hand, laughing or sometimes just giggling. School kids with their uniforms talked animatedly about things I wished I could understand. Older gentlemen in business suits walked briskly and with a clear sense of purpose.

"The similarities between the two Koreas were rather evident," said Seymour. "The people were not too much different. They worked just as hard and with the same kind of pride in their culture."

In short, except for the flashy colors, it was just like walking through a crowd in Seoul. Many of the visitors remarked that, "Yes, this might be two countries, but it really does seem like one people."

Even the North Korean press I worked alongside shared all the aggressive and enthusiastic tactics exhibited by their southern counterparts. It was amazing.

I began to understand why one of the Korean-Americans I met there told me solemnly and through a few tears that, "These have been the happiest days of my life."

"Even though my part in the whole scheme was fuel support," said Seymour, "it felt good to be part of that historic moment."

And it certainly was one of the best, truly awesome times of my life. There was a definite and almost physical sense that we were taking part in something important, something whose impact would require years of hindsight to fully appreciate.

Walking back across the DMZ into South Korea through the same door I had left only five days before, I couldn't help but to feel that the bridge had gotten shorter.



*A North Korean traffic cop directs traffic in the city of Pyongyang.*

# Navy beats Army

## Overtime becoming annual game tradition at Yongsan

By JOC Al Fontenot  
CNFK Public Affairs

Forgive the Army and Navy players if they seemed to suffer from a severe case of déjà vu on Dec. 2, but the circumstances surrounding Saturday's flag football game were eerily similar to the game played last year. Both games had drive-killing turnovers, little offense, and neither game was decided until the final play. There was, however, one critical difference between the two games: this year it was the Navy team that made the game's biggest play after the game ended regulation play with a tie of 16-16.

Overtime rules were played, that led to the Navy's victory in gained yardage, giving Navy its first win over Army in what has become an annual event at Yongsan Army Garrison.

Navy's coach Eric Hollis said there was no secret to Navy's recipe for victory.

"Practice and execution is what enabled us to win today," said Hollis. "It's just that simple."

The rules of the overtime were quite simple. The ball would be placed at midfield and each team would get four offensive plays. Each team would alternate running offensive plays and the team that gained the most yards would be declared the winner. Navy won the overtime coin toss and elected to play defense first. Army struggled with their first two plays, while Navy had much more success, driving deep into Army territory. But two big gains by Army



*Sgt. Marvin Jackson Jr. shows his enthusiasm as he cheers for the Navy.*

sandwiched around a loss by Navy put the ball on the Navy 35-yard line with just one play remaining.

The Navy team needed at least five yards for a victory, while Army needed just one more defensive stop to secure the win and remain undefeated in the series. And as was the

case the entire game, when a big play was needed, Jimmy Lewis was there to make it. He scrambled away from defensive pressure and hit Rudy Denkle with the game-winning pass, giving the combined Navy-Marine Corps team an exciting triumph over Army.

Prior to the trophy presentation, Lt. Gen. Daniel R. Zanini, the chief of staff for U.S. Forces Korea, told his Army players they shouldn't worry too much about losing the game.

"That trophy has been sitting in its rightful home [Collier Fieldhouse] for a long time," said Zanini. "I guess we'll let it sit up the hill at the Navy Club for a little while. The game was hard-fought and Navy deserved the win. I guarantee though that it will be a short span of time for that trophy to be sitting with those guys."

Rear Adm. William D. Sullivan, commander of U.S. Naval Forces Korea, told the players on both teams that they should be extremely satisfied with their efforts.

"Everyone here is very proud of the two teams," said Sullivan. "Both sides played a great ball game. And remember this, when it comes time to fight we fight together."



*The quarterback for the Navy (center) prepares to make a pass during the Army vs. Navy game.*